Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1. (Currently Amended)   A system for detecting behavioral patterns related to the financial health of a business entity, comprising:

at least one data collection application configured to extract financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises at least one of quantitative financial data and qualitative financial data, and wherein the business data comprises at least one of quantitative business data and qualitative business data; and

an analytics engine <u>residing on a computing device as programming instructions and</u> configured to perform analytics on the financial data and business data, wherein the analytics engine is configured to:

analyze the quantitative financial data ~~and~~ <u>and/or</u> quantitative business data using a financial anomaly detection technique to detect the behavioral patterns associated with the business entity<u>; and</u>

<u>analyze the qualitative financial data and/or qualitative business data using the financial anomaly detection technique to detect the behavioral patterns associated with the business entity.</u>

Claim 2. (Cancel)

Claim 3. (Currently Amended) The system of claim [[2]] <u>1</u>, wherein the analytics engine is further configured to fuse the analyzed quantitative financial data ~~and~~ <u>and/or</u> quantitative business data with the analyzed qualitative financial data ~~and~~ <u>and/or</u> qualitative business data to detect the behavioral patterns associated with the business entity.

Claim 4. (Original) The system of claim 1, wherein the data source comprises at least one of quantitative business and financial information sources and qualitative business and financial information sources.

Claim 5. (Original) The system of claim 1, wherein the behavioral patterns comprises at least one of likelihood of fraud, financial credit or investment risk and good credit or investment prospect associated with the business entity.

Claim 6. (Original) The system of claim 1, wherein the data collection application comprises at least one of quantitative data collection applications and qualitative data collection applications.

Claim 7. (Original) The system of claim 6, wherein the quantitative data collection applications comprise commercial database data extraction tools and financial data extraction tools.

Claim 8. (Original) The system of claim 7, wherein the financial data extraction tools are configured to extract financial data and financial measures from the quantitative financial data and quantitative business data.

Claim 9. (Original) The system of claim 6, wherein the qualitative data collection applications comprise event detection and natural language processing tools.

Claim 10. (Original) The system of claim 9, wherein the event detection and natural language processing tools are configured to extract keywords and text patterns from the qualitative financial data and qualitative business data.

Claim 11. (Original) The system of claim 1, wherein the financial anomaly detection technique comprises at least one of outlier detection, trend analysis, correlation analysis, regression and factor and cluster analysis.

Claim 12. (Original) The system of claim 1, wherein the financial anomaly detection technique detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity and current financial measures related to at least one industrial segment associated with the business entity.

Claim 13.   (Original)   The system of claim 3, wherein the analytics engine is further configured to use a reasoning methodology to detect the behavioral patterns related to the business entity, and wherein the reasoning methodology is based on temporal relationships, interactions and confidence levels associated with the business data and financial data.

Claim 14.   (Original)   The system of claim 1, wherein the analytics engine is further configured to generate an alert signal, wherein the alert signal comprises at least one of a visual representation and textual representation of the detected behavioral patterns.

Claim 15.   (Currently Amended) A method for detecting behavioral patterns related to the financial health of a business entity, comprising:

      extracting financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises at least one of quantitative financial data and qualitative financial data, and wherein the business data comprises at least one of quantitative business data and qualitative business data; and

      analyzing the quantitative financial data and quantitative business data using a financial anomaly detection program technique, wherein said program is executed by a processor to detect the behavioral patterns associated with the business entity;

      analyzing the qualitative financial data and qualitative business data using the financial anomaly detection program, wherein said program is executed by the processor; and

      fusing the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data using said processor to detect the behavioral patterns associated with the business entity.

Claim 16.   (Canceled)

Claim 17.   (Canceled)

Claim 18.   (Original)   The method of claim 15, wherein the data source comprises at least one of quantitative business and financial information sources and qualitative business and financial information sources.

Claim 19.   (Original) The method of claim 15, wherein the behavioral patterns comprise at least one of likelihood of fraud, financial credit or investment risk and good credit or investment prospect associated with the business entity.

Claim 20.   (Original) The method of claim 15, wherein the extracting further comprises extracting quantitative financial data and quantitative business data and extracting qualitative financial data and qualitative business data that relates to the business entity.

Claim 21.   (Original) The method of claim 20, wherein extracting quantitative financial data and quantitative business data further comprises extracting financial data and financial measures from the quantitative financial data and quantitative business data.

Claim 22.   (Original) The method of claim 20, wherein extracting qualitative financial data and qualitative business data further comprises extracting keywords and text patterns from the qualitative financial data and qualitative business data.

Claim 23.   (Original) The method of claim 15, wherein the financial anomaly detection technique detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity and current financial measures related to at least one industrial segment associated with the business entity.

Claim 24.   (Currently Amended) The method of claim [[17]] 15, wherein fusing the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data is based on temporal relationships, interactions and confidence levels associated with the quantitative financial data and quantitative business data and qualitative financial data and qualitative business data.

Claim 25.   (Original) The method of claim 15, further comprises generating an alert signal, wherein the alert signal comprises at least one of a visual representation and textual representation of the detected behavioral patterns.

Claim 26.   (Currently Amended)   A computer-readable medium storing computer instructions for instructing a computer system to detect behavioral patterns related to the financial health associated with a business entity, the computer instructions comprising:

    extracting financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises at least one of quantitative financial data and qualitative financial data, and wherein the business data comprises at least one of quantitative business data and qualitative business data, wherein said quantitative financial data and/or quantitative business data comprises numerical data related to finances of the business entity and said qualitative financial data and/or qualitative business data comprises verbal or narrative data related to actions or occurrences associated the business entity; and

    analyzing the quantitative financial data and and/or quantitative business data using a financial anomaly detection technique program residing on said computer-readable medium to detect the behavioral patterns associated with the business entity; and

    analyzing the qualitative financial data and/or qualitative business data using the financial anomaly detection program residing on said computer-readable medium to detect the behavioral patterns associated with the business entity.

Claim 27.   (Canceled)

Claim 28.   (Currently Amended) The computer-readable medium of claim [[27]] 26 further comprises instructions for fusing the analyzed quantitative financial data and and/or quantitative business data with the analyzed qualitative financial data and and/or qualitative business data to detect the behavioral patterns financial anomalies associated with the business entity.

Claim 29.   (Original) The computer-readable medium of claim 26, wherein the extracting comprises instructions for extracting quantitative financial data and quantitative business data

and extracting qualitative financial data and qualitative business data that relates to the business entity.

Claim 30.   (Original) The computer-readable medium of claim 26, wherein the financial anomaly detection technique detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity and current financial measures related to at least one industrial segment associated with the business entity.

Claim 31.   (Original) The computer-readable medium of claim 28, further comprises instructions for fusing the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data based on temporal relationships, interactions and confidence levels associated with the quantitative financial data and quantitative business data and qualitative financial data and qualitative business data.

Claim 32.   (Original) The computer readable medium of claim 26 further comprises instructions for generating an alert signal, wherein the alert signal comprises at least one of a visual representation and textual representation of the detected behavioral patterns.

Claim 33.   (Currently Amended) A method for detecting behavioral patterns related to the financial health of a business entity, comprising:

extracting financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises at least one of quantitative financial data and qualitative financial data, and wherein the business data comprises at least one of quantitative business data and qualitative business data;

analyzing the quantitative financial data and and/or quantitative business data using a financial anomaly detection program technique residing on a processor to detect the behavioral patterns associated with the business entity;

analyzing the qualitative financial data and and/or qualitative business data using the financial anomaly detection program technique residing on the processor to detect the behavioral patterns associated with the business entity;

wherein the financial anomaly detection program ~~technique~~ detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity and current financial measures related to at least one industrial segment associated with the business entity; and

fusing the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data to detect ~~the behavioral patterns~~ <u>financial anomalies</u> associated with the business entity, <u>wherein the fusing is performed on the processor</u>.

Claim 34.   (Currently Amended) A method for detecting behavioral patterns related to the financial health of a business entity, comprising:

extracting financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises ~~at least one of~~ quantitative financial data and qualitative financial data, and wherein the business data comprises ~~at least one of~~ quantitative business data and qualitative business data; and

analyzing the qualitative financial data and qualitative business data using a financial anomaly detection ~~technique~~ <u>algorithm residing on a processor</u> to detect the behavioral patterns associated with the business entity, wherein the financial anomaly detection technique detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity and current financial measures related to at least one industrial segment associated with the business entity.